



Order Filed on October 1, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
Specialized Loan Servicing, LLC

In Re:
James A. Scharen, My-Lien T. Scharen-Peach,
Debtors.

Case No.: 15-33379 JKS

Adv. No.:

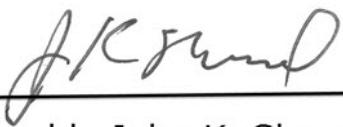
Hearing Date: 9/27/19 @ 10:00 a.m..

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: October 1, 2019


Honorable John K. Sherwood
United States Bankruptcy Court

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Debtors: James A. Scharen, My-Lien T. Scharen-Peach

Case No: 15-33379 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing, LLC, Denise Carlon appearing, upon a certification of default as to real property located at 8 Barbara Way, Wayne, New Jersey 07470, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David L. Stevens, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 3, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due April 2019 through September 1, 2019 for a total post-petition default of \$9,779.98 (6 @ \$1,716.33, \$518.00 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$9,779.98 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 James A Scharen
 My-Lien T Peach-Scharen
 Debtors

Case No. 15-33379-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Oct 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2019.

db/jdb +James A Scharen, My-Lien T Peach-Scharen, 8 Barbara Way, Wayne, NJ 07470-3827

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2019 at the address(es) listed below:

David L. Stevens on behalf of Joint Debtor My-Lien T Peach-Scharen dstevens@scuramealey.com, ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com
 David L. Stevens on behalf of Debtor James A Scharen dstevens@scuramealey.com, ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com
 Denise E. Carlon on behalf of Creditor Specialized Loan Servicing, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 James Patrick Shay on behalf of Creditor CALIBER HOME LOANS, INC. jpshay@mdwcg.com, jpshay@gmail.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Nicholas V. Rogers on behalf of Creditor Caliber Home Loans, Inc. nj.bkecf@fedphe.com
 Nicholas V. Rogers on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com
 Patrick O. Lacsina on behalf of Creditor Caliber Home Loans, Inc., PATRICK.LACSINA@GMAIL.COM
 Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing, LLC rsolarz@kmllawgroup.com
 Sindi Mncina on behalf of Creditor Caliber Home Loans, Inc. smncina@rascrane.com
 TOTAL: 10